

5. CONCLUSION

a. Both the Omaha and GHI plans are entirely unsatisfactory.

- (1) Neither plan offers enough.
- (2) Neither plan offers opportunity to relate premiums to our experience.
- (3) Neither plan takes advantage of actual previous experience in its coverage features.
- (4) Neither plan takes advantage of the co-insurance philosophy to base premium rates in the higher incidence circumstances and still protect the minority substantially.
- (5) Security-wise only Omaha offers - or can offer a completely satisfactory situation for the employee who cannot admit Agency affiliation.
- (6) The Agency must offer one best plan.
- (7) Adding the tangibles and intangibles in the forgoing comparisons, Omaha offers excellent and the only potential for improvement.